

WHAT IS CLAIMED IS:

1. A method for conducting business, comprising:
 - locating an investor;
 - locating an owner of at least a minimum amount of equity in real property; and
 - facilitating a transaction between the owner and investor using a facilitator, said transaction including: (a) transfer of a partial present interest in the property in exchange for consideration from the investor and (b) payment of a commission by at least one of the investor and the owner to the facilitator.
2. The method of claim 1, further comprising: periodically computing valuation of the real property; and reporting the valuation as a service to the investor.
3. The method of claim 2, wherein the reporting step includes: displaying the valuation on a password-protected website.
4. A method for conducting business, comprising: acquiring a partial present interest in residential property from a homeowner; waiving rights to control and sale of the property; and
 - collecting proceeds from a sale of the property proportional to the partial present interest.

5. The method of claim 4, wherein the waived rights include a right to receive federal tax benefits.

6. A method for conducting business, comprising: acquiring a partial present interest in residential property from a homeowner; combining the partial present interest with at least one partial present interest in another residential property to form a bundled property fund; and transferring the bundled fund to an investor for value.

7. A method for selling a partial equity interest in a real estate property, comprising:
applying for a real estate property equity sale and providing information relating to the real estate property transaction;
enabling a contact and data interface between a real estate owner owning a property interest and a home equity sales (HES) entity and for entering data relating to a real estate property transaction;
storing any information arising from or related to the real estate property transaction;
checking for related property documentation that provides an input into the application process and to ensure that all pertinent property documentation is provided;
processing all pertinent transaction information relating to the transaction;

transferring funds between all the parties participating in the real estate property transaction and satisfying all monetary obligations associated with and incurred during the transaction; and

filing documents that are related to the real estate transaction and making all the documents of record in the transaction.

8. The method of claim 7, wherein the sale of the partial equity interest in the real estate property and the partial equity interest is a concurrent estate in land possessed by two or more holders of the partial equity interests.

9. The method of claim 7, wherein in the applying step direct and indirect participation is permitted in the real estate transaction by the parties.

10. The method of claim 7, wherein the information includes ownership information, appraised value of the property, a specific amount of partial equity interest intended to be sold and a listing of all parties involved in the transaction.

11. The method of claim 7, wherein the checking step includes checking for completeness or incompleteness of the application and determines if the transaction should proceed or not proceed.

12. The method of claim 7, wherein the sale of the partial equity ownership in a home allows the homeowner to receive a federal tax deferral on that sale, sell the rest of the home later under a lumped-sum transaction rule, and continue to live in the home.

13. The method of claim 7, wherein the processing step provides a disposition of a submitted application.

14. The method of claim 7, wherein the homeowner remains responsible for property associated expenses including property taxes, mortgage payments, insurance and general operating expenses associated with the property.

15. The method of claim 7, wherein the HES entity will manage all real estate related transactions for the real estate property owner.

16. The method of claim 15, wherein the HES entity will receive a plurality of fees including a placement commission, an annual fee, and a performance fee as compensation for the HES entity services provided.

17. The method of claim 7, wherein the processing step includes structuring the real estate transaction in a manner to avoid the payment of interest and the payment of principal upon sale of the partial equity interest.

18. The method of claim 17, wherein when the processing step includes executing the sale of the partial equity interest in the real estate property, the sale is considered a non-taxable event.

19. The method of claim 18, wherein when the sale of the partial equity interest in the real estate property is executed, processing is performed to minimize taxable consequences.

20. The method of claim 7, wherein the checking step includes checking for information including any title, liens or appraisals that exist on the real estate property and factors this information into the processing means.

21. The method of claim 7, wherein the processing step includes processing a standard home equity loan or line of credit based upon the existing equity in the real estate property.

22. The method of claim 7, wherein the processing step is performed to ensure that the HES entity has final approval authority on any aspect of the real estate transaction affecting the HES entity's interests, including the sale of the real estate property.

23. The method of claim 7, wherein the processing step ensures that a payback of the partial equity ownership share is due upon final sale of the real estate property.

24. The method of claim 7, further comprising:
accommodating transferred funds including cash, cash equivalents, warrants, options, financial derivatives and debt instruments.

25. The method of claim 7, further comprising: tracking the partial equity ownership share sale as a percentage of the total value of the real estate property sold.

26. The method of claim 25, wherein the processing step is performed to ensure that upon sale of the property, the HES entity receives a percentage of the appraised value of the real estate property.

27. The method of claim 7, further comprising:
tracking the partial equity ownership share sale as a dollar value.

28. The method of claim 27, wherein upon sale of the property, the HES entity receives an adjusted dollar value representing a value of the partial equity ownership share.

29. The method of claim 28, wherein an approval step is performed which yields a qualified approval that results in at least one subsequent iteration, where information including any missing, incomplete, or inadequate documentation is provided for further evaluation and application processing.

30. The method of claim 7, wherein the parties involved in the transaction are existing financial institutions including title companies, mortgage companies, real estate agents and brokers, institutional investors, private investors, pension funds, mutual fund companies, commercial developers, residential developers, and title companies.

31. The method of claim 30, further comprising:
continuously monitoring changes including legal, tax, and property status that affect the real estate transaction and any interests of the parties involved.

32. The method of claim 31, further comprising: evaluating local state law and structuring the transaction in a manner to avoid any due on sale clause that is triggered by the real estate transaction.

33. The method of claim 7, wherein the HES entity will manage all transactions for the real estate property owners and in exchange, the HES entity will receive a plurality of fees from participating real estate property owners and generated funds to produce its operating revenues.

34. The method of claim 7, further comprising: creating and maintaining a real estate property database, and the database includes owner information, property addresses, appraised values, changes in the appraised values over time, total equity interest in the property and equity interest that has been sold.

35. A method for selling a partial partnership interest in a real estate property comprising:

applying for a home equity sale and inputting information relating to the real estate property transaction into the database ;

creating a database including contact and data interface information between a real estate owner owning a property interest and a home equity sales (HES) entity and entering data relating to a real estate property transaction;

storing any information arising from the real estate property transaction in a storage medium;

checking for related property information and documentation that has been input into the database;

processing all pertinent transaction information relating to the transaction in a programmable processor and ascertaining a plurality of transaction parameters and determining if the real estate transaction is worth performing;

transferring funds between all interested parties participating in the real estate property transaction and satisfying all monetary obligations associated with and incurred during the transaction; and

filing documents that are related to the real estate transaction and making all the documents of record related to the transaction of record in the database.

36. The method of claim 35, wherein inputs are provided into the application process and wherein the checking function also checks for completeness or incompleteness of the application and determines if the transaction should proceed or not proceed.

37. The method of claim 35, wherein the functions performed are performed by one centralized programmable processor.

38. The method of claim 36, wherein any one of the functions or combinations of functions performed are performed by a decentralized plurality of programmable processors.

39. The method of claim 1, wherein the transaction is performed in a manner which does not require a deed transfer.

40. The method of claim 1, wherein the transaction is performed in a manner which does not trigger a due-on-sale clause of a mortgage on the property.